

IC Memorandum 10-38



To: KEHP Insurance Coordinators

From: Department of Employee Insurance (DEI)

Re: 2011 Verification of Dependent Children — Ages 19 through 25

Date: November 8, 2010

Commonwealth of Kentucky
Personnel Cabinet
Department of Employee Insurance
2nd Floor, State Office Building
501 High Street
Frankfort, Kentucky 40601

Web Site: <http://kehpn.ky.gov>
Wellness Hotline: 877-KEHP-WELL

In response to questions and concerns from ICs and our members on the eligibility of dependent children ages 19 through 25 (up to age 26), DEI is providing the following clarifications.

A dependent child ages 19 through 25 may be covered under their parent's KEHP plan IF:

1. The child is not eligible to enroll in an employer-sponsored health plan offered by the child's **FULL-TIME employer**.
 - The dependent's employer determines whether the dependent is considered full-time status or part-time status.
2. The member submits the "2011 Certification of Dependent Eligibility" form (version 11/1/2010) no later than Dec. 20, 2010.

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FREQUENTLY ASKED QUESTIONS:

Q1: Can a dependent child be added to KEHP if his/her full-time employer does not contribute to the cost of the health insurance premiums?

A: No. Whether or not the employer contributes to the premiums has no effect on the employer having an employer-sponsored health plan.

Q2: If a dependent child does not earn enough money to pay for the cost of the premiums through his/her employer, can he/she be added to KEHP?

A: No. The cost of the plan is not a consideration. The dependent would not be eligible for coverage under his/her parent's KEHP plan if they are eligible for coverage through his/her own full-time employer.

Q3: If the health insurance plan offered through a dependent child's full-time employer is not as good as the coverage offered through KEHP, can he/she be added to KEHP?

A: No. The type of coverage available is not a consideration.



Q4: Can a member enroll a dependent child aged 19 through 25, who was not enrolled during Open Enrollment, solely because the dependent child was a *part-time* employee who was eligible for employer-sponsored coverage?

- A: Yes. The member should complete a 2011 Enrollment/Change Application and complete the following:
- Coverage Effective Date and Company Number
 - Reason for Application: "QE" then in the REASON "Special Enrollment"
 - Date of Event: 01/01/2011 (If completed before Jan 1, 2011)
 - Addition of Dependent: "Re-established eligibility"
 - Demographic Information: Complete all
 - Dependent Information: Must add all dependents, just like the original application, in addition to the new age 19 – 25 child. All fields must be completed.
 - Plan Election: All fields must be completed like a new Open Enrollment Application.
 - The application must be signed by the member's Insurance Coordinator.
 - The "2011 Certification of Dependent Eligibility" (version 11/1/2010) must be completed for the additional dependent being added to the plan.
 - If the application is not completed in its entirety it will be PENDED.

Q5. If the member has already sent the "2011 Certification of Dependent Eligibility" form for all dependents ages 19 through 25, EXCEPT for the dependent being added, will the member have to send in all new forms?

- A. No. We do not need new forms if they have already been submitted, only a form for the newly added dependent. But remember that all dependent children in this age group must submit an affidavit by Dec. 20, 2010 or coverage will be terminated.

Q6. Will a notice be sent to the members?

- A. A notice will be sent to all members the last week of November. It will direct the members to contact you for instructions.

Q7. When are the Special Enrollment Applications due?

- A. The application and the affidavit are due by December 20, 2010.

Q8. If a dependent turns 19 during the year, when do affidavits need to be submitted?

- A. Affidavits must be submitted during the month preceding the month in which the dependent child turns 19.

If you have questions, please contact us at: 888-581-8834.